

**Notice of Allowability**

Application No.

09/917,676

Examiner

Bradley B. Bayat

Applicant(s)

BRUECKEN, CARL

Art Unit

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to March 12, 2007.
2. ☒ The allowed claim(s) is/are 1-9, 11, 46, 54, 55 and 60-64.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
  1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- |  |   |
|--|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892)   | 5. <input type="checkbox"/> Notice of Informal Patent Application   |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)                       | 6. <input checked="" type="checkbox"/> Interview Summary (PTO-413),<br>Paper No./Mail Date <u>3/28/07</u> . |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),<br>Paper No./Mail Date _____    | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment   |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br>of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance                        |
|  | 9. <input type="checkbox"/> Other _____   |

## **DETAILED ACTION**

### **Status of Claims**

As per Applicant's amendment filed on March 12, 2007, claims 1, 6, 9, 11, 31 and 32 were amended. Claims 10, 12-30, 33-45, 49, 50, 52 and 53 have been canceled. New claims 75-79 have been added.

### **EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Applicant's representative, Babak Akhlaghi on March 28, 2007.

#### The application has been amended as follows:

1. (Currently amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account, the method comprising:

receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being entered by the user of the bank account using an input device, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services, the textual description including information in addition to a check number, a payee name, and a check amount;

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storing the personalized transaction identification information at the input device or a user data store local to the user;

accessing the personalized transaction identification information from the input device or the user data store;

accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the input device or the user data store;

using at least one of the check number or the check amount to match the personalized transaction identification information with the online banking transaction information; and

presenting to the user a table that includes the online banking transaction information obtained from the bank and the personalized transaction identification information obtained from the input device or the user data store that is physically distinct from the bank, the table having at least one entry for each transaction, the entry identifying the check number, the payee name, the check amount, a date and a purpose of the transaction associated with the check number.

2. (Previously presented) The method of claim 1 wherein receiving the personalized transaction identification information comprises receiving personalized transaction identification information that is entered by the user contemporaneously with the transaction.

3. (Previously presented) The method of claim 1 wherein receiving the personalized transaction identification information comprises receiving personalized transaction identification information that is entered by the user subsequent to the transaction.

4. (Original) The method of claim 1 wherein the input device comprises a keypad.

5. (Original) The method of claim 1 wherein the input device comprises a PDA.

6. (Previously presented) The method of claim 1 further comprising transferring the personalized transaction identification information from the input device to a host using a transfer protocol.

7. (Original) The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming.

8. (Original) The method of claim 6 wherein the transfer protocol comprises a synchronizing method.

9. (Previously presented) The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, and a purpose associated with the purchase.

10. (Canceled)

11. (Previously presented) The method of claim 1 wherein using the at least one of the check number or the check amount to match the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data.

12-45. (Canceled)

46. (Previously presented) The method of claim 1, wherein the user is a party to the transaction.

47-53. (Canceled)

54. (Previously presented) The method of claim 1, wherein receiving personalized transaction identification information about a transaction includes receiving a first identifier entered by the user to identify a first transaction that debits or credits funds in the bank account.

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55. (Previously presented) The method of claim 54, further comprising receiving a second identifier entered by the user to identify a second transaction that debits or credits funds in the bank account, the second identifier being different than the first identifier.

56-59. (Canceled)

60. (Previously presented) The method of claim 1, wherein the personalized transaction identification information includes information other than a date, a check number, and a purchase amount.

61. (Previously presented) The method of claim 1, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the goods.

62. (Previously presented) The method of claim 1, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the provider of the goods.

63. (Previously presented) The method of claim 1, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification information includes a textual description of the services.

64. (Previously presented) The method of claim 1, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification includes a textual description of the provider of the services.

65-79. (Canceled)

*Allowable Subject Matter*

Claims 1-9, 11, 46, 54, 55 and 60-64 are allowed.

The following is an examiner's statement of reasons for allowance:

As per independent claim 1, the closest art of record U.S. Patent Number 6,055,567 ("Ganesan") or U.S. Patent Number 6,182,052 ("Fulton") alone or in combination fail to disclose matching the personalized transaction identification information with the online banking transaction information wherein the corresponding data is entered and stored in physically distinct and maintained databases and providing data for presentation to the user in a table that includes online banking information and the personalized transaction identification information, the table having at least one entry identifying the check number, the payee name, the check amount, the date and a purpose of the transaction associated with the check number.

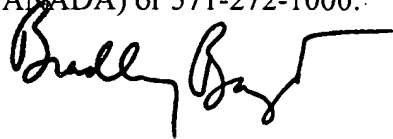
Particularly the cited references fails to disclose alone or in combination the steps of accessing the personalized transaction identification information from the input device or the user data store; accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the input device or the user data store; using at least one of the check number or the check amount to match the personalized transaction identification information with the online banking transaction information; and presenting to the user a table that includes the online banking transaction information obtained from the bank and the personalized transaction identification information obtained from the input device or the user data store that is physically distinct from the bank, the table having at least one entry for each transaction, the entry identifying the check number, the payee name, the check amount, a date and a purpose of the transaction associated with the check number. Accordingly, the remaining claims are allowable for the above noted reasons due to their dependency on claim 1.

*Conclusion*

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Bradley B. Bayat whose telephone number is 571-272-6704. The examiner can normally be reached on Tuesday-Friday 8 a.m.-6:30 p.m. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on 571-272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Bradley B. Bayat  
Primary Examiner  
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